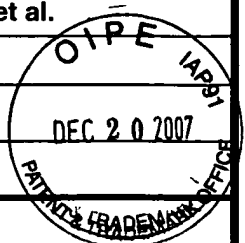


Substitute for form 1449A/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number	10/083,250
Filing Date	February 27, 2003
First Named Inventor	Geoffrey STIFF et al.
Art Unit	3694
Examiner Name	Jamie SWARTZ
Attorney Docket Number	52493.000251



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## U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US- 4055757	10-28-1977	Tillman et al.	
	2.	US- 4969094	11-06-1990	Halley et al.	
	3.	US- 5291398	03-01-1994	Hagan	
	4.	US- BLANK			
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	7.	US- BLANK			
	8.	US- 5911135	06-08-1999	Atkins	
	9.	US- 5926792	07-20-1999	Koppes et al.	
	10.	US- BLANK			
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	15.	US- 6049772	04-11-2000	Payne et al.	
	16.	US- 6064969	05-16-2000	Haskins	
	17.	US- 6064983	05-16-2000	Koehler	
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	19.	US- 6085174	07-04-2000	Edelman	
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	21.	US- 6343272	01-29-2002	Payne et al.	
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	23.	US- 6611807	08-26-2003	Bernheim et al.	

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	24.	US- BLANK			
	25.	US- 6615180	09-02-2003	Anderton et al.	
	26.	US- BLANK			
	27.	US- 6636834	10-21-2003	Schirripa	
	28.	US- 6947904	09-20-2005	Macey	
	29.	US- 6950805	09-27-2005	Kavanaugh	
	30.	US- BLANK			
	31.	US- 6999935	02-14-2006	Parankirinathan	
	32.	US- 7016871	03-21-2006	Fisher et al.	
	33.	US- 7039593	05-02-2006	Sager	
	34.	US- BLANK			
	35.	US- 7113913	09-26-2006	Davis et al.	
	36.	US- 7120601	10-10-2006	Chen et al.	
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	39.	US- 7249077	07-24-2007	Williams et al.	
	40.	US- 7251623	07-31-2007	Ryan et al.	
	41.	US- 2001/0014873	08-16-2001	Henderson et al.	
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	44.	US- 2002/0077866	06-20-2002	Javerlhac	
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	47.	US- 2002/0116311	08-22-2002	Chalke et al.	
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	49.	US- BLANK			
	50.	US- 2002/0188540	12-12-2002	Fay et al.	
	51.	US- BLANK			
	52.	US- BLANK			
	53.	US- 2003/0004844	01-02-2003	Hueler	
	54.	US- 2003/0014285	01-16-2003	Richard	
	55.	US- 2003/0065539	04-03-2003	Kay	
	56.	US- BLANK			
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	58.	US- 2003/0093303	05-15-2003	Pooler	
	59.	US- 2003/0135396	07-17-2003	Javerlhac	
	60.	US- 2003/0187764	10-02-2003	Abbs et al.	
	61.	US- 2003/0191672	10-09-2003	Kendall et al.	
	62.	US- 2003/0233301	12-18-2003	Chen et al.	
	63.	US- 2004/0078244	04-22-2004	Katcher	
	64.	US- 2004/0088201	05-06-2004	Lang	
	65.	US- 2004/0172350	09-02-2004	Atkinson et al.	
	66.	US- 2004/0181436	09-16-2004	Lange	
	67.	US- 2005/0010453	01-13-2005	Terlizzi et al.	
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	71.	US- 2005/0144124	06-30-2005	Stiff et al.	
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	74.	US- 2005/0187840	08-25-2005	Stiff et al.	
	75.	US- 2005/0216316	09-29-2005	Brisbois et al.	
	76.	US- 2005/0234747	10-20-2005	Kavanaugh	
	77.	US- 2005/0234821	10-20-2005	Benham et al.	
	78.	US- 2006/0026036	02-02-2006	Mahmood	
	79.	US- 2006/0041453	02-23-2006	Clark et al.	
	80.	US- 2006/0041455	02-23-2006	Dehais	
	81.	US- 2006/0059020	03-16-2006	Davidson	
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	83.	US- 2006/0143055	06-29-2006	Loy et al.	
	84.	US- 2007/0021986	01-25-2007	Cheung et al.	
	85.	US- 2007/0038481	02-15-2007	Darr	
	86.	US- 2007/0038487	02-15-2007	McCarthy	
	87.	US- 2007/0078690	04-05-2007	Kohl	
	88.	US- 2007/0094053	04-26-2007	Samuels	
	89.	US- 2007/0094054	04-26-2007	Crabb	
	90.	US- 2007/0136164	07-14-2007	Roti et al.	
	91.	US- 2007/0143199	06-21-2007	Stiff et al.	
	92.	US- 2007/0168235	07-19-2007	Livingston et al.	

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	93.	US- 2007/0185741	09-09-2007	Hebron et al.	
	94.	US- 2007/0214022	09-13-2007	Hagelman, Jr. et al.	
	95.	US- 2007/0214071	09-13-2007	Stone	
	96.	US- 4742457	05-03-1988	Leon et al.	
	97.	US- 6052673	04-18-2000	Leon et al.	
	98.	US- 6282520	08-28-2001	Schirripa	

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### FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code	Number-Kind Code (if known)				YES	NO
	99.	WO	00/14664	03-16-2000	Schirripa		<input type="checkbox"/>	<input type="checkbox"/>
	100.	WO	02/067096	08-29-2002	Arena et al.		<input type="checkbox"/>	<input type="checkbox"/>
	101.	WO	00/13118	03-09-2000	Schirripa		<input type="checkbox"/>	<input type="checkbox"/>

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### OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	102.	Prudential Introduces Income Bridge Approach to Retirement Planning, Business Wire, March 15, 2004, 1 pg	<input type="checkbox"/>	<input type="checkbox"/>
	103.	Prudential Retirement Expands Patent-Pending Income Bridge Approach(R) to Help Maximize Social Security Benefits to Retail Clients: New Report Unveiled on Helping to Maximize Social Security Benefits, Business Wire, 2006, 2 pgs	<input type="checkbox"/>	<input type="checkbox"/>
	104.	Ibbotson Seeks Partnerships For Combined Fund, Annuity, Defined Contribution & Savings Plan Alert, Euromoney Institutional Investor PLC, November 10, 2006, 1 pg	<input type="checkbox"/>	<input type="checkbox"/>
	105.	Lincoln Financial Group Enhances Variable Annuity Option Lincoln SmartSecurity(SM) Advantage To Offers Guaranteed Lifetime Income for Both Investor and Spouse, PR Newswire Association LLC, November 6, 2006, 3 pgs	<input type="checkbox"/>	<input type="checkbox"/>
	106.	Lincoln Financial Group's i4LIFE® Advantage Reaches Milestone as Elections Cross \$1.0 Billion in 2006 Sales; Straight Record-Breaking Quarter, PR Newswire Association LLC, November 6, 2006, 3 pgs	<input type="checkbox"/>	<input type="checkbox"/>
	107.	Prudential Responds to 'Retirement Revolution' with Innovative, Patent-Pending Guaranteed-Income Product, Business Wire, December 13, 2006, 3 pgs	<input type="checkbox"/>	<input type="checkbox"/>
	108.	DEBAISE, Insurers Add a Twist to Annuity Offerings, The Wall Street Journal. online (www.WSJ.com), January 5, 2006, 4 pgs	<input type="checkbox"/>	<input type="checkbox"/>
	109.	New York Life Brings Longevity Protection to Immediate Annuities: New Option Allows Clients to Customize retirement Payments According to Personal Needs and Life Events, Business Wire, October 6, 2005, 2 pgs	<input type="checkbox"/>	<input type="checkbox"/>
	110.	LAVINE, New York Life Annuity Builds on Two Popular Features: Expects New Product to Attract \$200 Million Within a Year, Annuity Market News, Thomson Media Inc. February 1, 2005, 2 pgs	<input type="checkbox"/>	<input type="checkbox"/>
	111.	American Express Financial Group Launches Annuities Feature Designed to Help Investors "Fight Off the Bears and Run With the Bulls", Business Wire, May 3, 2005, 2 pgs	<input type="checkbox"/>	<input type="checkbox"/>
	112.	Golden Rule Insurance Company Receives Patent For Its Life/Long-Term Care Insurance Concept, PR Newswire, July 15, 2003, 1 pg	<input type="checkbox"/>	<input type="checkbox"/>

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			YES	NO
	113.	HOGAN, 401(k) Provider Offers Guaranteed Income, www.ignites.com, April 14, 2005, 2 pgs	<input type="checkbox"/>	<input type="checkbox"/>
	114.	TERGESEN, New Wrinkles For Annuities, BusinessWeek, July 24, 2006, 4 pgs	<input type="checkbox"/>	<input type="checkbox"/>
	115.	McEVOY, Replacing Insurance Policies Can Be Tricky, State Journal Register, January 29, 1995, 2 pgs	<input type="checkbox"/>	<input type="checkbox"/>
	116.	FRASER, Short Takes: Discover Brokerage Top 10 Stocks, American Broker, Vol. 164 Issue 40 March 1, 1999, 1 pg	<input type="checkbox"/>	<input type="checkbox"/>
	117.	New Variables Annuity Features Provide Value, but at a Cost, <a href="http://www.insure.com/life/annuity/newfeatures.html">http://www.insure.com/life/annuity/newfeatures.html</a> , May 16, 2001, 4 pgs	<input type="checkbox"/>	<input type="checkbox"/>
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	120.	The Basics of Annuities, <a href="http://www.insure.com/annuity/immediate.html">http://www.insure.com/annuity/immediate.html</a> , September 24, 2007, 6 pgs	<input type="checkbox"/>	<input type="checkbox"/>
	121.	BLANK	<input type="checkbox"/>	<input type="checkbox"/>
	122.	BLANK	<input type="checkbox"/>	<input type="checkbox"/>
	123.	BLANK	<input type="checkbox"/>	<input type="checkbox"/>
	124.	BLANK	<input type="checkbox"/>	<input type="checkbox"/>

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